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Factors To Be Considered in Preparing Minimum-Wage Budgets for Women

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Miscellaneous Publication No. 324

UNITED STATES
DEPARTMENT OF AGRICULTURE

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Factors To Be Considered in Preparing Minimum-Wage Budgets for Women

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Retail Pricing of a Budget for a Minimum Wage

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THE USE OF A BUDGET IN DETERMINING A MINIMUM WAGE FOR WOMEN

DEFINING THE COST OF LIVING

The majority of State minimum-wage laws, both the new ones and those recently made effective again, state that the wage fixed as minimum for women must meet the cost of living.

An industry that pays a woman a wage adequate for her support is presumed to be doing business without making it necessary for her to live under substandard conditions or to supplement her earnings by other work in addition to her job. It also does not make it necessary either for her family to subsidize her if her wages are insufficient for her needs, or for society, through public or private charity, to meet the consequences of wages inadequate for her support.

The person or group entrusted with the responsibility of establishing a wage sufficient to meet this cost of living must know for what level of living the wage is supposed to provide. There is no one cost-of-living figure. The cost may be estimated for each of a number of living levels—some high, some low, some adequate, some inadequate.

In some instances it has been assumed that the wage shall provide for the customary level of living, regardless of whether this meets any generally recognized criteria of adequacy. Most States, recognizing that minimum-wage legislation is designed to guard against socially unsatisfactory living conditions, have attempted to describe the level of living. They have incorporated in the laws such phrases as "minimum necessary for health and welfare," "the necessary cost of proper living," "an adequate living," a level "not detrimental to health and morals and sufficient for decent maintenance," and "sufficient to maintain an employee under conditions consistent with her welfare."

Such description of a level of living is not sufficiently clear-cut, however, to permit determination of its cost. The person or board administering the law is faced with the task of translating this somewhat vague welfare concept into terms of specific goods and services and then of estimating their cost. This means drawing up a commodity-quantity budget representing the level of living to be provided by a minimum wage.

To say just what goods and services are needed for "proper living" or "decent maintenance" is not easy. Most of the State laws provide for wage boards or conferences made up of representatives of the public, employers, and employees. Some States have found it advisable also to appoint a committee of physicians, nutritionists, housing experts, and other advisers to help decide what an "adequate living" should include.

In using such a budget to find what it costs a woman to live at a "minimum for health and decency" level the following steps should be taken:

1. The level of living that the minimum wage shall provide should be described first in terms of general standards or criteria, such as "a level adequate for wholesome living, not mere subsistence." These general concepts should then be expressed concretely by a list of the goods and services and the quantities of these to be provided; in other

words, by a commodity-quantity budget. Criteria and suggestions for lists of items to be included in the budget are given in this publication.

Each State budget should be based upon local conditions. Although budget patterns from elsewhere are helpful they should not be adopted as a whole. They should be revised to take account of State climatic conditions, local customs, and the goods and services available.

2. Pricing the items included in the budget is the next step. The cost of the allotted number of each item can then be computed and these costs added to give the cost of the entire budget at that time and place. Since retail prices differ from State to State, the cost of living as expressed by the cost of a specific list of goods and services will differ also. For this reason it is important that each State should make some provision for computing the total cost of a budget in its own cities. Suggestions for pricing a commodity budget are presented in the section beginning on page 41.

MAKING A BUDGET FOR THE EMPLOYED WOMAN

THE TYPE OF WOMAN CONSIDERED

An earning woman may "room and board" or she may live as one of a housekeeping group composed of earning women or of members of her family. Living with others satisfies the human need for comradeship and therefore is more normal than living alone. Probably the majority of earning women would choose membership in a congenial housekeeping group rather than a solitary furnished room with board. But it frequently happens that rooming and boarding is the cheaper way of living. Many women cannot afford to share an apartment with others unless the group members assume responsibilities for housework and crowd together. The furnished room then becomes preferable to sacrificing privacy and to doing her own housework in addition to a regular job.

Whether employed women are living in housekeeping groups or in furnished rooms, the minimum wage should be at a level sufficient for their support. Especially when the woman who lives in a family group is considered, her full share of the costs of maintaining the home should be included. Too often a discussion of the living costs of a woman who lives with her family is confined to her personal expenses, ignoring her share of maintaining the household, the value of her services, and those contributed by the homemaker.

When practicable, two budgets might be prepared—one for the woman rooming and boarding; one for the woman living in a housekeeping group. The rent of a house or apartment, and cost of fuel, light, refrigeration, household service, laundering of household linens, and replacements of furnishings and equipment must be included in a budget for housekeeping. Therefore, its pricing would be a more complicated task than pricing one prepared for living arrangements consisting of a room and restaurant meals. A State may decide that it is more practical to prepare a minimum-wage budget only for the woman who rooms and boards.

In this publication it is assumed that such usually will be the choice. However, the preparation of a budget for the employed woman who is a member of a housekeeping group is discussed in the section beginning on page 37.

The purpose of a minimum-wage law for women is to insure wages that will enable employed women to live in a way that meets accepted standards of health and decency. In the past minimum-wage laws for women have not provided for the support of their dependents. Whether the new laws should do so, and what should be the relationship between minimum-wage laws for men and for women are questions of policy for each State.

That many women must assume the support of relatives is indicated by studies made by the United States Women's Bureau and other social agencies (*2, p. 12; 7, pp. 11–12; 8, pp. 79–85; 13, p. 977*).[1] Social legislation, such as that providing mothers' pensions and old-age assistance, will help lighten the employed woman's financial responsibilities for others. Since the minimum wage for women is traditionally a wage for the support of one person, it should be considered as only part of a program for the well-being of our population.

BASIC MATERIAL FOR BUDGET MAKING

Available scientific information as to what goods and services are necessary for well-being should be the basis for determining the items and the quantities to be included in the budget. The science of nutrition, for example, shows fairly definitely the types and amounts of food required by persons of different sex, age, and activity.

On the question of what is essential for a person's other needs, science can give as yet only partial answers. Were human needs confined to the physical, budget making would be less complex. But man has nonphysical needs whose satisfaction is as important for his well-being as is the satisfaction of hunger. These nonphysical needs are not so well understood by science as are the physical, and ways of satisfying them are more difficult to determine quantitatively.

Psychologists know that the employed woman, or any person, needs friends. Lacking them she may become abnormal and even a burden upon society. To make friends, the working girl must have clothing acceptable to her group so that she may go to church, attend parties, and take part in normal social activities. She must be able occasionally to entertain her friends. The need for companionship is real and strong. If the woman's wages are inadequate to provide both for making social contacts and for adequate food, the former probably will be chosen at the expense of the latter.

Where standards of adequacy based upon scientific knowledge are lacking, a State should set up its own criteria. These should be based on generally accepted ideas of what is satisfactory, on customary usage in the locality, and on the experience of the employed women themselves. For example, no one can say definitely the exact number of cubic feet of room space a human being requires. Public support could be gained, however, for a statement that three adults to a room of ordinary size constituted overcrowded, unsatisfactory housing conditions.

Studies of actual expenditures of working women may be a valuable source of information on items and quantities customarily purchased, as well as on the prices usually paid. Before such figures are used in budget making, it is important to know what group of earners in the community is represented—whether the lowest-paid third, the middle

[1] Italic numbers in parentheses refer to Literature Cited, p. 45.

third, or the best-paid third of the employed—or whether figures are averages for all three. The purchases of employed women at the highest wage levels would be of limited help in constructing a minimum-wage budget. The purchases of the women at the lowest wage level often represent a level of living which is unsatisfactory and not consistent with welfare. The mere fact that certain expenditures are shown to be customarily or widely prevalent does not indicate that they represent satisfactory living.

Even though a large proportion of the employed women in a State are eating in the poorest restaurants, or are crowded in unsanitary rooms, it does not follow that the budget established for that State should be based upon these accommodations. After all, the minimum wage is designed to prevent, not to perpetuate, such conditions.

Studies of family expenditures (*15*) are of only limited value in budget making for employed women living independently. Some family-living studies report average clothing expenditures of adult women members of the family. These data should be used with caution unless the expenditures of women employed outside the home are differentiated from those at home. Recent unpublished studies indicate that women employed away from home spend much more for clothing than do housewives [2] probably because of the different conditions under which they work.

If the budget is for an employed woman who is a member of a housekeeping group, studies of family expenditures will furnish valuable data on rentals, expenditures for furnishings and equipment, and for such items of household operation as laundry, fuel, light, and telephone (p. 40).

An important source of information in each State will be reports from the employed women themselves. They can give first-hand facts as to consumption patterns of their group and wherein they are most and least satisfactory.

ADAPTATIONS FOR DIFFERENCES BETWEEN CITIES

In preparing a minimum-wage budget and in pricing it there should be no confusion between local differences in the cost of living and local differences in the level at which employed women usually live. Since State minimum-wage laws express the policy of the State, the commodity budget adopted should describe a level of living that the State accepts as adequate. A minimum-wage budget should be designed to measure the cost of the same level of living throughout a State, not to show variations in the kind of living prevailing in different cities. If the budget is to be priced in a number of cities in the State, changes in some of the specifications may be necessary. But every effort should be made to keep the same general level of living—that is, to secure something that although different in detail is equally desirable as a whole.

Satisfactory rooms, for example, may be cheaper in small cities. This saving on housing in the small city may be needed to compensate for the higher cost of clothing and of trips to a large city if special medical care is needed. Moreover, the cultural, educational, and recreational facilities of the small city often are less satisfactory than

[2] U. S. Department of Labor, Bureau of Labor Statistics. Money disbursements of wage earners and lower-salaried clerical workers. 1933–1935. [Unpublished.]

those of the large. As a result the woman employed there may have to spend more for books and magazines, home recreation equipment, and memberships in clubs than does the worker in the large city.

If the goods available in one city are very inferior to those available in the other cities in which the budget is priced, it would be better to abandon the attempt to secure prices in that city than to include the inferior items. Sometimes the kind of housing available in one city is much less desirable than that available in the other cities in which the budget is priced. Then the rental reported for that city represents not a difference in the cost of a specified level of housing but rather a lowering of the standard expressed in the housing specifications.

A STATE MINIMUM-WAGE COMMITTEE

The value of an advisory committee on minimum-wage budgets already has been mentioned. This committee may want to enlist the aid of persons with specialized training or experience to help them answer specific questions. The State or city home economics association and the dietetic association should be able to assist with the selection of restaurants and evaluation of the meals served.

Housing associations, found in many of the larger cities, can assist in framing criteria for housing, in line with local conditions.

Social workers, leaders in trade unions and trade union auxiliaries, in the Young Women's Christian Association, and in Catholic and Jewish organizations usually can provide information on rooming, restaurant, and recreation facilities available, as well as on the customary purchases of employed women.

A budget prepared with the help and advice of such civic groups should be better adapted to local conditions and more acceptable to both employer and employee groups than would be a ready-made budget from outside sources.

GOODS AND SERVICES TO BE INCLUDED IN THE BUDGET

The lists of goods and services in the minimum-wage budget should express the level of living provided by the law. These goods and services should represent purchases customary at this level of adequacy. Furthermore, they should be items for which prices can be secured without difficulty.

Since a given level of living can be achieved through a wide variety of purchases, any number of different commodity-quantity budgets could be drawn up, all equally representative of the concept of well-being agreed upon. The budget may list movies, for example. The purpose is to indicate that the wage should enable the employed woman to buy recreation. It is not intended to specify that she should attend movies instead of concerts. In other words, the list must not be considered the one best way of spending to achieve the desired level, nor as in any way prescribing purchases to be made.

The budget should reflect ways of living customary in a State. To set up one commodity budget to be used throughout the entire country as a basis for determining minimum wages for employed women would be impossible. Our country is too large; interstate differences are too great. Naturally, more woolen clothing would appear in the budget of a northern than of a southern State. Certain food combinations customary in one State may not be found in another.

This report, therefore, is designed to present basic material to be used by each State in setting up its own budget. For certain budget divisions, as food and clothing, skeleton lists of commodities have been prepared. For food, the list meets accepted nutritional standards of adequacy for health.

For clothing, which provides for a variety of needs, nonphysical as well as physical, criteria for adequacy are less clear-cut than those for food. They cannot be so scientific and accurate. They must be based on what is known of the relation between health and clothing and of human need for esthetic and social satisfaction from the clothes we wear. For this publication, textile and clothing specialists helped to choose a skeleton list of garments meeting these criteria. They also suggested economical purchases, since it may be assumed that the women for whom the minimum wage is designed cannot afford to make errors in buying.

It is the responsibility of the State budget-making agency to adapt the skeleton clothing budget to local climatic conditions, and to provide a level of dress which it would consider socially acceptable, and adequate from the standpoint of health.

For the other sections of the budget the list of items is even less complete. Some suggestions for points to be considered in establishing criteria for adequacy are presented, and some authoritative published material on standards, customary purchases, and costs are summarized, as, for example, the summary of findings of the Committee on the Costs of Medical Care.

Throughout, it is assumed that the budget upon which the minimum wage is based represents the minimum standards the State or community is willing to accept as consistent with human welfare. It does not represent optimum or even socially desirable standards for living. The minimum is established only to safeguard living levels from falling below certain standards—not to hold them down to this level.

It is assumed, also, that as national income increases and levels of living for the country as a whole rise, States will make an upward revision of their standards for minimum-wage budgets. Criteria for adequacy of living must be flexible, subject to change as science increases our knowledge of what human beings need and as technological advances make available new goods and services.

FOOD

STANDARDS FOR FOOD AND DIET PLANS FOR A MINIMUM-WAGE BUDGET

Food plays so important a part in the maintenance of health that one cannot depend upon either the food habits of an individual or the cost of the food to insure dietary adequacy. The present-day science of nutrition affords information as to the nutritional needs of the body and the types and quantities of foods that will meet these needs. The standards for food recommended for consideration in formulating a minimum-wage budget are based upon accepted scientific criteria.

Diet plans which take account of the nutritional needs of the body and the relative economy of different types of food are contained in a bulletin of the Department of Agriculture (*1, p. 10*). Plans at four cost levels are described. The least expensive, the restricted diet, is for emergency use only. It does not provide sufficient quantities of protective foods (milk, eggs, fruits, and leafy, green, and yellow

vegetables) to insure good health over an indefinite period. Because of its nutritional shortcomings, this diet should not be considered in preparing a budget adequate for health.

The other three diets described in the bulletin meet all nutritional needs with a margin for safety, but at different cost levels. They may be described as low cost, moderate cost, and liberal. The liberal diet probably would not be included in a minimum-wage budget since it represents a level of food expense achieved by relatively few of the Nation's families.

Using the low-cost and moderate-cost diets in the bulletin, and modifying them to take account of recent developments in nutrition, two diet plans have been developed for inclusion in a minimum-wage budget. The low-cost adequate diet gives the most economical combination of foods that is suitable for use over an indefinite period and that provides meals of reasonable variety. It meets all known nutritional needs with at least a 50-percent margin for safety. The foods specified in this diet plan provide better nutrition than a large proportion of the population of this country attains. However, care in selecting foods of each type is essential if good nutrition is to be achieved at low cost.

The moderate-cost adequate diet provides somewhat more satisfactorily for all known nutritional needs, furnishing more than a 50-percent margin for safety. It differs from the low-cost adequate diet chiefly in that larger quantities of citrus fruits or tomatoes, other vegetables and fruits, eggs, and meat are specified. Because of these differences, the moderate-cost diet is more palatable and interesting. In addition, there is greater likelihood that a person untrained in nutrition will select an adequate diet at this level of expense than at the lower level.

Table 1 presents menu outlines for meals at restaurants that provide an adequate diet at low cost. Suggestions are made for modifications of these menu plans to achieve an adequate diet at moderate cost. One menu plan for breakfast, one for dinner, and three for luncheons are described. The three luncheon outlines represent the type of luncheons which it is thought the employed woman generally purchases. Type 1 represents a drug-store lunch, and types 2 and 3 represent lunches available in cafeterias and factory lunchrooms. For all meals, various food selections are listed. All menus are characteristic of low-cost and moderate-cost diets in that the more expensive fruits, vegetables, and meats are not included.

Whether the meals at restaurants follow the plan of the adequate diet at low cost or the adequate diet at moderate cost will depend on the choices made as the menus are carried through the week. Tomatoes or citrus fruits, other fruits and vegetables, eggs, meats, and desserts are served more frequently in the moderate-cost plan than in the low-cost plan; potatoes or sweetpotatoes, legumes, and cereal dishes are served less frequently.

Both the low-cost and the moderate-cost diet plans assume some discretion in selecting food so that nutritional requirements are met. The extent to which wise choices by the employed woman may be assumed should be decided by the minimum-wage board or committee. One of the problems of budget making is the decision as to what degree of buying skill should commonly be expected of the wage-earning woman with relatively little training in the field of consumer buying.

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TABLE 1.—*Menu types for restaurant meals providing an adequate diet at low cost*

Menu	Servings per week	Size of serving		Suggested selection [2]
		Approximate weight [1]	Approximate measure	
Breakfast:	*Number*	*Ounces*		
Fruit	7			
Tomato or citrus	3 or 4	3 to 4	⅓ to ½ cup	Tomato, orange, grapefruit.
Fresh, in season, or	4 or 3	4 to 5	1 medium serving	Banana, peach, pear, apple, berries.
Stewed	4 or 3	3 to 4	⅓ to ½ cup	Prunes, apricots, apples, raisins, figs, peaches.
Cereal	7	[3] 1	½ cup 1 cup 1 large	Oatmeal, corn meal, brown rice. Prepared cereals, as flakes and puffs. Wheat biscuit.
Toast	7	[3] 2	2 to 3 slices	Plain, French, or milk toast using whole-wheat, white, rye, or brown bread.
Butter	7	¼	1 pat	Butter.
Sirup or preserves		1	1 tablespoon	Molasses, honey, maple sirup, sorgo, marmalade, preserves, jam, jelly.
Beverage	7	6 to 8	¾ to 1 cup	Milk,[4] coffee, cocoa, tea.
Luncheon, type 1:				
Sandwich		3	1 large	Cheese, meat, egg, peanut butter.
Choice of—				
Salad		3 to 4	1 large serving	Coleslaw, potato, lettuce, prune, cottage cheese, canned peach.
Dessert		2 to 3	¼ to ⅓ cup 1 average cut	Fruit, fruit pudding, cobbler. Pie.
Beverage		6 to 8	¾ to 1 cup	Milk,[4] coffee, cocoa, tea.
Luncheon, type 2:				
Vegetable plate		7 to 11	3 servings, ⅓ to ½ cup each.	3 vegetables or 2 vegetables and 1 fruit.
Bread		2	2 or 3 slices 2	White, whole wheat, rye. Muffins, rolls, biscuits, corn bread.
Butter		¼	1 pat	Butter.
Beverage optional		6 to 8	¾ to 1 cup	Milk,[4] coffee, cocoa, tea.

Luncheon, type 3:				
Stew, thick soup, or chowder		5 to 7	⅔ to ¾ cup	Meat, fish, bean and other vegetable.
Choice of—				
Salad		3 to 4	⅓ to ½ cup	Coleslaw, potato, cottage cheese, lettuce, carrot, egg.
Dessert		2 to 3	¼ to ⅓ cup	Pudding, custard, stewed fruit.
			1 average cut	Pie.
Bread		2	2 or 3 slices	White, whole wheat, rye.
			2	Muffins, rolls, biscuits, corn bread.
Butter		¼	1 pat	Butter.
Beverage optional		6 to 8	¾ to 1 cup	Milk,[4] coffee, cocoa, tea.
Dinner:				
Meat or other main dish	7			
Meat or fish	3	2 to 3		Round steak, beef liver, shoulder chops, pot roast; herring, cod, salmon.
Meat combinations or meat substitutes.	4	3 to 4		Stew, pie, croquettes, casserole; eggs, cheese, macaroni and cheese, baked beans.
Vegetables	14			
Potatoes	6	2 to 3	⅓ to ½ cup	Potatoes, sweetpotatoes.
A leafy, green, or yellow vegetable.	6 or 7	3 to 4	⅓ to ½ cup	Cabbage, greens, string beans, green peas, carrots.
Other vegetables	2 or 1	2 to 4	¼ to ⅓ cup	Lima beans, turnips, beets, parsnips.
Bread	7	2	2 to 3 slices	White, whole wheat.
			2	Muffins, rolls, biscuits, corn bread.
Butter	7	¼	1 pat	Butter.
Salad or dessert	7			
Choice of—				
Salad	3 or 4	3 to 4	⅓ to ½ cup	Egg, cheese, with leafy vegetable.
			½ to ¾ cup	Fruit, vegetable salad.
Dessert	4 or 3	2 to 3	½ to ¾ cup	Custard, pudding, stewed fruit, canned fruit, fresh fruit, tarts, cakes, graham crackers, or cookies.
Beverage	7	6 to 8	¾ to 1 cup	Milk,[4] coffee, cocoa, tea.

[1] Weight refers to food ready to be served unless otherwise designated.
[2] In appraising meals local food preferences, cost, season, and other foods for same meal, day and week may be considered. Choices of the items on the menus priced should be made so as to provide servings from the various food groups, in accord with the suggestions in table 2.
[3] Dry weight.
[4] Many restaurants provide milk as a beverage at no additional cost. If an extra charge is made, the cost of 2glasses should be added to the cost of the day's meals. An adequate diet requires a pint of milk each day to drink or in cooked food, or its equivalent in cheese.

When the decision has been made as to whether the budget shall include the low-cost or the moderate-cost diet, specifications for menus of the type chosen should be prepared for the use of persons pricing meals. For example, if a State wishes to include in its budget meals providing an adequate diet at moderate cost, citrus fruits may be specified for all the breakfasts; but if the adequate diet at low cost is selected only three or four of the breakfasts for 1 week can include citrus fruits, except in localities where such fruits are very inexpensive. Meat would be found on dinner menus five times during the week in the moderate-cost plan and three times in the low-cost plan. The number of meat servings for both plans may be increased by the inclusion of meat-combination dishes.

Table 2 summarizes the number of servings of each food group provided weekly for a moderately active woman according to the low-cost and moderate-cost diet plans. This summary also shows the differences between the two plans. It should be used as a check by persons pricing meals, especially if the low-cost plan is chosen, to make sure that the meals priced are furnishing enough of the important protective foods—milk, eggs, fruits, and leafy, green, and yellow vegetables.

TABLE 2.—*Number of servings per week, for a moderately active woman, provided by plans for adequate diets at low and moderate cost*

Food group	Quantities[1] provided weekly by an adequate diet at—	
	Low cost	Moderate cost
Milk	7 pints	7 pints.
Fruits and vegetables:		
Tomatoes or citrus fruits	3 or 4 servings	7 servings.
Other fruit	3 or 4 servings [2]	Do.
Leafy, green, or yellow vegetables.	9 or 10 servings	9 or 10 servings.
Potatoes or sweetpotatoes	8 or 9 servings	7 servings.
Dried beans, peas, peanuts	2 or 3 servings	1 or 2 servings.
Other vegetables	3 or 4 servings [2]	3 to 5 servings.
Eggs	4 eggs [3]	6 eggs.[3]
Meat, fish, or poultry	3 or 4 servings [4]	5 servings.[4]
Cereal dishes	7 to 10 servings	7 servings.
Bread and butter	21 servings	21 servings.
Dessert	7 servings	7 servings.[5]

[1] Servings refer, in the case of each type of food, to the quantities and measures listed in table 1.
[2] A vegetable or a fruit from these groups 7 times weekly.
[3] Includes eggs served in omelets, custards, and in other forms.
[4] More frequently if prepared in combination with cereals and vegetables.
[5] More frequently if it does not displace the protective foods.

In making any diet plans, sex, age, and activity must be considered (*1, pp. 30–37*). In the menu types for the employed woman, moderate activity was chosen as representative of the activity of wage-earning women in general. This activity level is described as "moderate exercise, standing or walking at work," and undoubtedly would cover a large number of women's occupations.

Adding one or two extra slices of bread and butter to at least two of the meals during the day would provide the additional quantities of food required by the very active woman. In many restaurants

more bread than suggested in the diet plans is served with the meal, hence will provide for the extra food needed by more active women without extra cost. However, the extra butter probably would not be supplied without charge. In cafeterias allowance would have to be made for both the added bread and butter.

The diet plan is presented as types of menus to be priced at restaurants rather than as a weekly market order for the preparation of the meals at home. Should any State prefer the latter form, weekly market orders for women living in housekeeping groups are shown in tables 7 and 8.

PRICING RESTAURANT MEALS

The quantities and kinds of food served at restaurants and boarding houses must be evaluated carefully to make sure the meals meet the standards of adequacy presented in the menu types in table 1. In the pricing of restaurant meals, it is essential to have the services of a trained dietitian who is skilled in evaluating the quantity of a serving and the quality of the diet as a whole. The menus should be checked to insure that they include the suggested quantities of protective foods, such as leafy, green, and yellow vegetables, tomatoes or citrus fruits, eggs, and milk. First-hand information as to the quantity and kind of food served is all-important in judging the adequacy of a meal; a mere inspection of a written menu is not sufficient.

Any marked departure below the quantities specified in table 1 may impair the adequacy of the day's diet in one essential or another; any marked departure above for some foods might increase costs or result in unduly small servings of other essential foods.

In communities where dinner is customarily eaten at noon, the dinner menu should be priced for the noon meal and the luncheon menu for the evening meal.

The eating places chosen for the pricing of the menus should be those that are frequented by employed women and that provide meals conforming to the established standards of adequacy. In a restaurant with table service, the total cost of the meal is greater than at a cafeteria where the food is similar and service costs are minimized. The minimum-wage board of each State will have to decide the standards to be adopted with respect to the type of meal service to be included in the budget.

Prices should be collected from a sufficient number of eating places to afford a representative sample. Probable variation in price for a meal should be taken into account when deciding the number of restaurants at which it must be priced. For breakfast, for example, little variation in price is probable; hence, three or four price quotations might be sufficient. Dinner prices might vary so much within the same community that eight or more quotations would be required.

For the breakfast menus one breakfast containing fruit juice or fresh fruit and another breakfast containing stewed fruit will have to be priced if the low-cost plan is adopted. If there is any difference in cost, it will be necessary to compute the average cost of breakfast for 1 week. The formula would be:

Cost of breakfast with fresh fruit or fruit juice $\times$ 3 + cost of breakfast with stewed fruit $\times$ 4 $\div$ 7 = average cost of breakfast on basis of 1 week.

For the dinner menus one dinner containing meat or fish and another dinner containing meat combinations or meat substitutes will

have to be priced for either the low-cost or moderate-cost plan. If a difference in price is found, the average cost of dinner for 1 week will have to be computed, as follows:

Cost of dinner with meat or fish × 3 + cost of dinner with meat combinations or substitutes × 4 ÷ 7 = average cost of dinner on basis of 1 week.

If board at a flat rate is included in the budget, the meals at boarding houses should meet the standards established for meals at restaurants. Unless a box lunch is customarily provided by the boarding houses or unless the boarding houses are near enough to places of employment to permit the women to go home for lunch, the cost of noon lunches should be added to the flat rate charged for board.

HOUSING

SPECIFICATIONS FOR LIVING QUARTERS

In setting up a budget for determining a minimum wage, the type of room or housekeeping apartment should be carefully described. The description of the rooms to be priced should be given as specifications, based upon the general principles of decency or adequacy adopted by the State. As with other items, rooms having the specifications must be available if they are to be priced. However, quarters should meet clearly defined acceptable criteria and should not be limited to the unsatisfactory rooms occupied by those receiving wages that would not be permitted under a minimum-wage law. Steering a course between fully acceptable living quarters and those commonly obtained in specific communities is a task for persons in each State who are familiar with living conditions of women employed there.

Following are some of the points that should be considered in formulating the description or specifications for rooms to be priced:

Location.—For cities in which most persons ride to work, the room should be within the fare zone provided in the transportation allowance. The maximum distance of the room from the bus or streetcar line should be specified. In cities without a widely used transportation system, the maximum walking distance to the business district or place of work should be specified.

In many cities consultation with police and social agencies will rule out certain undesirable neighborhoods.

Type of house.—In some cities endowed institutions or girls' clubs offer desirable living quarters at low cost. The price of such rooms should not be used as the basis for determining housing costs. When such institutions have been established for the purpose of offering employed women decent living quarters at less than cost, their prices for room and board do not represent costs for a self-supporting woman. Even though some of these institutions are self-supporting, the relatively small proportion of the employed women that they can accommodate makes questionable the use of their prices as representative of those for available rooms.

Whether there shall be any further limitation of the type of house priced must be determined locally. In some communities it may not be advisable to include hotels or rooming houses patronized chiefly by transients.

Number in room.—A single room is a desirable requirement. The conditions under which most women work would seem to justify the expense for the greater relaxation possible with a single room. If, however, in a particular State single rooms are so infrequently occupied by women workers as to make pricing them impracticable, not more than two persons per room and a separate bed for each should be specified. Again, the decision as to what living quarters are included in the budget should not be made on the basis of rooms occupied by women at the lowest prevalent wage level.

Fire regulations.—Local regulations should be consulted and their requirements included in the specifications wherever possible. Provision of fire escapes for buildings of certain heights is an important regulation to be observed.

Size of room.—If it is decided to include a specification of size for the rooms to be priced for the budget, the housing laws of several States offer some guidance. However, a minimum room size which was devised for family dwellings is not equally satisfactory for the person who rents a room, since family members usually have more use of the living room and kitchen than does the lodger.

Bath and toilet.—There should be a modern bath and toilet in good repair on the floor of the building on which the room is located. The maximum number of persons, whether roomers or family members, who use this bathroom should be specified. Five is suggested as a desirable maximum, but this is both a matter of policy for each State and a question for which availability will limit the possibility of collecting prices.

In formulating this specification it should be noted that the number of employed persons per bathroom should be smaller than the number of family members. Most employed women leave for work at about the same time and are gone all day, while for family members, some of whom are not employed, some staggering of bath time throughout the day is possible.

Ventilation.—There should be at least one window that will open, overlooking a street or yard, but not an airshaft. Cross ventilation should be provided by a second window, transom, or shuttered door.

Screens.—In most climates screens for the windows should be specified.

Privacy.—Any door leading into the room should be provided with lock and key; the room should not be used as a passageway to another room.

Closet and storage space.—A closet or wardrobe large enough for use by the occupants of the room should be specified. Additional space for trunk storage is desirable.

Cleanliness.—The room, bathrooms, halls, stairways, and premises should be kept clean. Cleanliness can be judged by the agent who secures the price of the room, or specifications as to frequency of cleaning can be adopted.

Lights.—Electric light, adequate for reading or sewing at night, should be provided.

Heat.—Adequate heat should be provided. The types of heating units that are acceptable, whether central heating, stoves, gas heaters, or fireplace, should be stated in the specifications developed for each State.

Furniture and furnishings.—The minimum furniture and furnishings to be supplied should be listed. A suggested list follows:

Bureau or chest of drawers—one for each person in double room.
One or more chairs, at least one an upholstered chair—two or more chairs in double room.
Desk or small table.
Rug or floor covering.
Bed with good spring and mattress, clean and free of vermin—one bed for each person in double room.
Blankets, the number depending on climate. Bedding should be clean.
Window shades or curtains.
One or two clean sheets per week per person, decision to be made on the basis of local customs.
One clean pillowcase per week per person.
Two clean Turkish bath towels and two clean hand towels per person per week; more may be specified.

Telephone privileges.—In most cities there should be a telephone in the house. Incoming calls should be received without charge, and outgoing calls should be permitted, either with or without a charge.

Laundry privileges.—Facilities for laundering clothes should be provided. If a charge for such facilities is customary, this should be included in the total budget. Whether permission to do laundry in the bathroom should be considered as the provision of laundry facilities depends on local customs and the number of persons using the bathroom in a particular house.

Place for entertaining guests.—A place for entertaining guests outside the sleeping room should be provided.

STATE-WIDE UNIFORMITY OF SPECIFICATIONS

After the housing specifications for a budget have been set up, some difficulty may be encountered in finding living quarters meeting such specifications in all the cities in which the budget items are priced. An effort should be made to have uniformity of specifications for all cities where living costs are studied. If changes in specifications must be made, they should be such as will change the general level as little as possible.

In a small city it may be impossible to secure prices for rooms that meet the bathroom specifications of a larger city. More spacious and better ventilated rooms should then be priced, thus keeping as close as possible to the general comfort level of the standards established. If a city in which the budget is priced has housing facilities very inferior to those available in the other cities selected, it may be best to abandon the pricing of rooms there. In the budget for that city an allowance, based on room rentals in cities where housing is more satisfactory, might be used instead of an average of rentals for available rooms.

PRICING ROOMS

The addresses of rooms to be priced can be secured from room registries, newspaper advertisements, listings of rooming houses in the classified section of the telephone book, or by a canvass of streets, using signs in windows and statements of persons renting rooms as to where additional places are likely to be found. Room registries often are maintained by the Young Women's Christian Association; Catholic, Jewish, and other welfare organizations; and universities and colleges.

One method of securing information on room rentals would be to make a general canvass of the city, pricing a number of rooms of all types and selecting those that meet established specifications. This method would provide a complete picture of the rooms available in the city. Information as to the proportion of rooms in the city that did not meet the specifications would serve as additional evidence in support of the average price finally presented in the budget. Descriptions of the kind of rooms that can be obtained for less than the rental of rooms meeting the specifications also are of value in supporting the rental presented before a wage board or at public hearings.

A second method would be to make a more limited canvass, collecting prices only from the types of places that may be expected to yield rooms meeting the specifications. The files of room registries may yield enough information to direct interviewers to the places where satisfactory rooms will be found; newspaper advertisements also may be used, but only those houses that appear to meet the specifications should be visited. Only satisfactory neighborhoods should be selected if a canvass of window signs is to be made. Successful use of this limited canvass method depends, of course, on advice from persons who are familiar with the local situation. Both this method and the general canvass method would yield data for some rooms that would not meet the specifications adopted and therefore could not be used in determining average room costs; however, fewer such rooms would be obtained by a limited than by a city-wide canvass of rooms.

The relative merits of the two methods of pricing and their probable costs should be considered. The method of general canvass would yield more information about the rooming situation in a city, and, if done carefully, would be more accurate. However, it probably would be more expensive than the limited-canvass method. This latter method of collecting prices only in those sections of the city in which rooms meeting the specifications are to be found could not be carried on without the assistance of persons familiar with local conditions.

Regardless of the method of price collection followed, it is important to have an orderly procedure for recording the prices collected and to preserve these records, since the prices or the method may be questioned later. If the budget is being prepared for presentation to a conference or wage board or if public hearings are to be held, description of the kind of rooms that can be rented for different amounts will be desirable. It is important, therefore, to record the descriptions as well as the rental of all the rooms visited, including those that did not meet the specifications for the minimum-wage budget.

A tentative schedule is provided for the purpose of suggesting the kind of information that should be obtained in pricing rooms. This form should be modified to meet conditions in each State. Instructions for use of such a schedule are essential, but the amount of detail included in the instructions will depend upon the experience of the investigators. The suggested instructions cover the points which might not be obvious to an interviewer with limited experience in price collection. They should be changed to fit the schedule as revised for State use, and more detail added if inexperienced investigators are employed.

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RENT AND FACILITIES OF ROOM FOR AN EMPLOYED WOMAN

TENTATIVE SCHEDULE

Schedule No. _____. District _____.
Number of schedules filled for this dwelling ____. Date _____.
Number of identical rooms priced _____. Interviewer _____.

Location:
1. Address _____
2. Informant _____
3. Blocks to bus or streetcar _____.
4. Blocks to restaurant _____. 5. Fare to work $_____.

Type of Dwelling:
6. Room in apartment _____, house _____, hotel _____.
7. Number of stories in building ____.
8. Stories served by fire escape ____.
9. Elevator, yes ____, no ____.
10. Number rooms rented in dwelling, single _____, double _____.

Room rental:
11. Rent per person without board, per week $_____.
12. Rent per person with board, per week $_____.
13. Specify meals furnished, week days ____, Sundays ____.
14. Room occupied by 1 person ____, 2 ____, 3 or more (specify number) _____.

Description of room:
15. Floor on which room is located ____.
16. Room size: Length _____, width _____, height _____.
17. Window space, square feet _____.
18. Number of windows _____.
19. Number of windows opening on street __, yard __, court __, airshaft __.
20. Screens, yes ____, no ____.
21. Cross ventilation, yes ____, no ____.
22. Doors of room lock, yes ____, no ____.
23. Room used as passageway, yes ____, no ____.
24. Closet, yes ____, no ____.
25. Wardrobe, yes ____, no _____. 26. Storage for trunk, yes ____, no _____.

Furnishings:
27. Number in room: Beds ____, bureaus or chests ____, desks or tables ____, bookcases ____, hard chairs ____, upholstered chairs ____, lamps ____.
28. Rugs, yes ____, no ____.
29. Mattress furnished, yes ____, no ____; clean, yes ____, no ____.
30. Blankets furnished, yes ____, no ____; clean, yes ____, no ____; number ____.
31. Number furnished each week per person: Sheets ____, pillow slips ____, hand towels ____, Turkish bath towels ____.

Facilities and privileges:
32. Bath and toilet in building, yes ____, no ____; on this floor, yes ____, no ____.
33. Number of persons using bath assigned to this room ____.
34. Number using toilet ____.
35. Room clean, yes ____, no ____.
36. Hall and stairways clean, yes ____, no ____.
37. Bathroom clean, yes ____, no ____.
38. Cleaning of room furnished, yes ____, no ____.
39. Heat: Central furnace ____, stoves ____, fireplace ____, other (specify) ____.
40. Light: Electric ____, gas ____, kerosene ____, other (specify) _____.
41. Heating of room adequate, yes ____, no ____.
42. Lighting of room adequate, yes ____, no ____.
43. Charge for telephone: Incoming, yes ____, no ____; outgoing, yes ____, no ____.
44. Place for entertaining guests, yes ____, no ____.
45. Laundry privileges, yes ____, no ____.
46. Charge for laundry privileges $____; per hour ____, week ____, month ____.

Remarks: _____

INSTRUCTIONS FOR FILLING TENTATIVE ROOM SCHEDULE

The information is confidential, and is to be seen only by employees of this organization. Enter a check (✓) except where the schedule or the instructions call for number, dollars, or other entry.

Schedule number.—Leave blank; to be filled in office.

Number of schedules filled for this dwelling.—The places from which room rentals are secured will be renting one or more rooms. A large rooming house should receive more weight in the final averages than a house in which only one room is rented, but too many prices from one house should not be included. For example, if a sample consisting of 50 room schedules is secured in a given city, fewer than 20 of them should come from any one large rooming house.

It is suggested that one-third of the rooms which fit the specifications in a given house should be priced. When a house has two or more rooms which seem to fit the specifications, make schedules as follows:

One schedule for 1, 2, or 3 rooms that fit the specifications; two schedules for 4, 5, or 6 rooms that fit the specifications; three schedules for 7, 8, or 9 rooms that fit the specifications; and four schedules for 10, 11, or 12 rooms that fit the specifications, et cetera.

To summarize, one room is priced for each three or fraction of three rooms that fit the specifications.

This ratio can be modified for cities where more or less complete coverage of the available rooms is secured. In a small city, for example, it may be necessary to visit all of the available rooms, whether located in large or small lodging houses. This seldom need be done, however, in the larger cities.

Number of identical rooms priced.—When the rooms to be priced are found to be identical in price, furnishings, size, and facilities, enter number of identical rooms in the space provided. After leaving the house one schedule must be filled for each room or group of three rooms selected for pricing, before tabulation of prices is begun. For example, if in a house of nine rooms, three are to be priced, the three may be so nearly identical that only one schedule need be filled by the investigator while at the house; the other two schedules may be filled later at the office.

District.—Leave blank; to be filled in office.

Interviewer.—Enter name.

Location.—1. Address of the dwelling in which the room is located.

2. Status or position of person giving information (landlady, lodger, etc.).

3. Number of blocks to nearest bus or streetcar which serves business district or place where persons living here usually work. Enter (X) if they customarily walk to work.

4. Enter number of blocks to nearest inexpensive and fairly good restaurant customarily patronized by employed women.

5. Enter fare; if there is a weekly rate to business district or place where persons living here usually work, specify and enter amount (as $1 per week). Enter (X) if employed women walk to work.

Type of dwelling.—6. Definitions of different types of dwellings should be made after consulting the city and State housing codes for each State. The California law, for example, states that a building with six or more rooms let or rented, or with six or more guests, is a hotel. The Michigan law specifies 50 rooms in its definition of a hotel.

7. Number of stories in which people live. Do not count uninhabited basements and attics.

8. List, by number, each story served, as second, third.

10. List only rooms rented at the time of interview.

Room rental.—11–46. Select a representative room that appears to meet the specifications drawn up for rooms in this community, or that lacks only a few of the specified items. The remaining entries on the schedule apply to this room only.

11–12. Enter rate with or without board (11 or 12), depending on how room is rented. Do not make entries in both 11 and 12. Enter rate per week. If reported as a daily rate multiply by 7; if reported as a monthly rate multiply by 0.23. Enter rate per person. For example, a double room renting at $40 a month for two persons would be described as renting for $4.60 ($0.23 \times 20$). Enter price paid by present or last occupant, not a usual price.

13. Specify the meals furnished and whether lunch to take to work is furnished. (To be filled when item 12 is filled.)

Description of room.—15. List floor by number specifying if basement or attic.

16–17. Size of room and of window space may be estimated. Interviewers will find it helpful to measure other rooms before beginning field work.

17. Total estimated space of all windows in the room.

18. Number of windows in the room.

19. Number of windows opening on street, on a yard, on airshaft, and on a court.

21. Cross ventilation is provided by a second window, transom, or shuttered door on a wall other than that containing the first window.

22. All doors leading to other rooms or passageways by which room may be entered.

24. A portion of the room screened off is not a closet.

24–25. Describe closet or wardrobe in remarks if it does not have a door that closes or does not seem large enough to accommodate the clothing of the person or persons occupying the room.

Facilities and privileges.—33–34. Count members of household as well as roomers. If there is more than one bath and toilet, enter number that share the bath and toilet used by the occupant of the room priced. If bath and toilet are separated, as in dormitories, enter this fact under remarks.

41. The interviewer should record whether, in his judgment, the room is adequately provided with heat. In making this decision he should take account of the kind of heating provided, the structure of the building, and the temperature of the room at the time of the visit, if in winter.

42. Adequate for night reading and sewing.

43. Check to indicate whether a charge is made for incoming or outgoing calls on a phone for the dwelling. If there is no telephone service available to the room occupant, enter (no telephone).

44. This must be a living room, not a room regularly used as a sleeping room.

45. Includes washing and ironing facilities. Make statement in remarks if bathroom is the only place provided for laundering clothes.

46. Enter amount and check whether the fee is on an hourly, weekly, or monthly basis.

Remarks.—Enter information needed to clarify above questions or pertinent to rent charged and facilities furnished for this room. Circle items on questionnaire and enter item number before note.

CLOTHING

ESTABLISHING STANDARDS FOR THE CLOTHING BUDGET

Clothing requirements will show appreciable variation from region to region, due to climatic differences and to prevailing social customs. Hence each State will have to decide what constitutes a satisfactory clothing budget for its wage-earning women.

To be satisfactory, clothing must meet these requirements:

Healthfulness.—Garments should be provided that are suitable for all kinds of weather—the heat of summer, the cold of winter, rain, and snow. Garments also should be suitable for the conditions under which women are employed. Shoes, for example, should be constructed so that long hours of standing will not impair the health of the worker by inadequate support of the foot. Sport clothes, to permit the exercise necessary for health, should be included.

Cleanliness.—The number of garments of each type provided should be sufficient to permit laundering and cleaning.

Acceptability according to social customs.—The worker must be able to dress according to the social customs of her group. This requirement is the most important psychologically to the worker. She will try to meet the standards of her group even though by so doing she cuts expenses for food and medical care below the safety margin.

The yearly clothing budget for the self-supporting woman presented in this publication is the result of careful consideration of the following

sources of information: The few available studies of clothing expenditures of wage-earning women; suggested clothing budgets for the working woman published by various family welfare agencies; conferences with persons familiar with the kinds of garments purchased by employed women; and, finally, the best judgment of clothing specialists as to what a clothing budget for the wage-earning woman should include in order to safeguard health and to yield good returns for the money spent.

While records of actual clothing purchases furnish a picture of current practices, they should not be used as the sole basis for determining the content of the budget unless they have been carefully analyzed and found to meet accepted criteria. Nor is it advisable for any State to take over in its entirety the suggested clothing budget of a family welfare agency as representing satisfactory clothing for the self-supporting woman. Such welfare budgets are devised primarily to meet the temporary requirement of a person in need of financial assistance, and usually supply only a minimum of clothing without provision for reserves. Some are designed for homemakers and do not provide clothing satisfactory for a woman employed away from home.

In the suggested budget, pages 20–24, clothing items are presented under five main divisions: Outer garments, undergarments, footwear, accessories, and upkeep. Column 4 shows the number to be purchased; column 5 the probable years of wear; and column 6 the number for the year. For some garments, such as winter coats, which are expected to give more than 1 year of wear, the number for the year is expressed as a fraction.

Column 7 will be filled after average prices for the different budget items have been obtained. Column 8 is computed by multiplying number of articles for year (column 6) by average unit cost (column 7). The sum of the entries in column 8 will give the total estimated cost of the clothing budget for the year.

Garments of serviceable materials, well cut, of good workmanship, and carefully and simply styled are recommended for the clothing budget. Seams ample in width, securely stitched and finished to prevent fraying, and all points of construction, such as buttonholes, collars, plackets, neatly and securely made, are indications of workmanship. Two Department publications (*10*, *11*) describe the indications of quality in ready-made dresses and women's cloth coats. Even though exact descriptions of desirable quality are not available for many garments, it should be possible to avoid including in the budget garments of poor quality that represent uneconomical purchases.

If less serviceable garments than those indicated in this budget are priced, an adjustment in the quantity or the probable years of wear should be made. For example, a winter coat of good quality without fur trim provides more wear for the money spent than a fur-trimmed coat of poor quality and workmanship. Heavier weight silk hose are more durable than chiffon. A State may wish to make its budget more representative of actual purchases by including a fur-trimmed coat and some chiffon hose along with those of heavier weight. However, unless the fur-trimmed coat is as durable as the one described in this budget, 2 years of wear could not be expected of it, and more pairs of hose should be included if part are of chiffon instead of a heavier weight.

SUGGESTED QUANTITY CLOTHING BUDGET FOR 1 YEAR FOR AN EMPLOYED WOMAN

Identification No.[1] (1)	Item (2)	Suggested types [2] (3)	Number (4)	Probable years of wear (5)	Number for year (6)	Average unit cost (7)	Cost for year (8)
	Outer garments						
	Hats	Total for year, 3; to be chosen from items 1 and 2.					
1	Winter	Inexpensive but not cheapest quality; heavyweight wool felt; tailored style.		1			
2	Summer	Straw, fabric, or lightweight wool felt; tailored style; ribbon band or simple trim.		1			
	Coats:						
3	Winter	Good quality all wool, or mixture of wool with cotton or rayon; styled for warmth; rayon or silk lining; wool-filled interlining or heavily napped firm cotton.	1	2	½		
4	Spring or fall	Good quality lightweight wool; rayon or silk lining; well made.	1	2	½		
5	Raincoat	Processed cotton or silk; tailored style; full length	1	2	½		
6	Suit	As a substitute for a spring or fall coat, with same probable years of wear.					
	Spring or fall	Good quality suit-weight woolen; tailored style; 2- or 3-piece, untrimmed; rayon or silk lining.					
	Blouses and sweaters	To be worn with suit; total for year, 2 or 3; to be chosen from items 7, 8, and/or 9.					
7	Rayon or silk blouse	Serviceable quality; securely stitched and finished; long sleeves.		2			
8	Cotton blouse	Preshrunk; colors fast to sun and washing; long or short sleeves.		1			
9	Cotton or mixture sweater	Good quality; knit; tailored style; pull-over; long or short sleeves; colorfast; knit cuff; double stitched seams.		1			
	Dresses	Total for year, 7 to 9; to be chosen from items 10, 11, 12, and/or 13. Number chosen will depend upon climate.					

		The following are suggested: (*a*) Work dresses In cold climates, 4; for winter, 2 wool, wool mixture, rayon or silk; for summer, 2 rayon or silk. In warm climates, 6; for winter, 2 rayon or silk; for summer, 4 cotton. (*b*) Dress-up or church dresses: In all climates, 1 for summer, 1 for winter. (*c*) Party dresses: In all climates, 1.					
10	Wool (street or dress-up)	All wool or wool mixture; medium quality wool crepe, flannel, tweed, jersey, or similar fabrics; 1- or 2-piece; street length.	------	1	------	------	------
11	Rayon or silk (street or dress-up).	Good quality; serviceable fabric; 1- or 2-piece; street length.	------	1	------	------	------
12	Rayon or silk (party)	Good quality material; well made; simple style; matching slip of good quality rayon or silk; evening length.	------	2	------	------	------
13	Cotton (street or dress-up)	Broadcloth, shantung, batiste, pique, dimity, voile, or similar fabric; preshrunk and colorfast to sun and washing; styled for street wear with particular attention to detail; 1- or 2-piece.	------	1	------	------	------
14	Uniforms	If uniforms or cotton dresses are worn at work, fewer street dresses used for work will be included. Some street dresses for work will still be needed, however, since uniforms will not serve all the purposes served by street dresses.					
		Cotton broadcloth about 120×60 construction; tailored style; buttoned down front; washable buttons; long or short, cuffed sleeves; may have patch pockets; may have belt or be unbelted; preshrunk; colorfast to sun and washing.	------	1	------	------	------
15	Cotton (house dress type; used in some kinds of work).	Good quality; dimity, percale, lawn, or similar fabric; short sleeves; may have 2 pockets, collar; preshrunk; colorfast to sun and washing.	------	1	------	------	------
16	Special sportswear	Bathing suit, shorts, slacks, tennis shoes (select the items customarily purchased in the locality); allowance for year.	------	------	------	------	------

[1] An identification number for each item has been included to be used in the preparation of schedules for the collection of prices.
[2] Unpublished material on specifications for pricing women's clothing, prepared by the Retail Price Division of the Bureau of Labor Statistics of the U. S. Department of Labor, was consulted in preparing this section.

SUGGESTED QUANTITY CLOTHING BUDGET FOR 1 YEAR FOR AN EMPLOYED WOMAN—Continued

Identification No. (1)	Item (2)	Suggested types (3)	Number (4)	Probable years of wear (5)	Number for year (6)	Average unit cost (7)	Cost for year (8)
	Undergarments						
	Slips:						
17	Rayon	Good quality; serviceable fabric; woven; full-cut	3	1	3		
18	Silk	Good quality; pure-dye; full-cut; guaranteed not to shift or rip.	1	1	1		
19	Girdles	Medium quality; 2-way stretch; pantie or girdle style with 4 supporters.	2	1	2		
20	Brassieres	Medium quality; cotton broadcloth, rayon, net, or lace; bandeau style.	4	1	4		
21	Step-ins, panties, or bloomers	Rayon; good quality material and workmanship; circular knit; overlocked-stitched seams; elastic band at waist or fitted style; untrimmed.	4	1	4		
	Vests and panties, or union suits	For cold-weather wear. Selection of these items will decrease number of step-ins, panties, or bloomers, item 21.					
	All garments	Medium quality; wool, cotton, or other mixture; knit fabric; overlocked-stitched seams.					
22	Vests	Shaped; reinforced under arms; bodice top; untrimmed					
23	Panties	Elastic band at waist; reinforced crotch					
24	Union suits	Bodice top or built-up shoulder; knee length					
	Nightgowns or pajamas	Total for year, 3 of items 25, 26, and/or 27. Whether item 27 is included in addition will depend on the climate.					
25	Cotton	Medium quality; nainsook, batiste, or crepe; full-cut; tailored or embroidery trim.		1			
26	Rayon	Good quality; circular knit; overlocked-stitched seams; tailored style.		1			
27	Outing flannel	Cotton; 4- to 5-ounce fabric; double napped; white or plain colors fast to washing; full-cut; double yolk front and back.		2	1		

28	Bathrobe	Medium quality; wool flannel; 7-ounce fabric; tailored style; untrimmed or small amount of trimming.	1	2	½	------	------
29	Kimono	Medium or inexpensive quality; rayon or cotton, printed; plain style; three-quarter length sleeve.	1	1	1	------	------
	Footwear						
	Hose	If the 7- or 5-thread weight is chosen for general wear and the 3-thread chiffon for "dress" wear, 15 to 20 pairs probably will be sufficient; if chiffon is worn for work as well as for dress, 20 to 25 pairs may be needed to give equivalent wear.					
30	Silk (heavier weights)	7-, 5-, or 4-thread, 45-gauge, good-quality yarn; mercerized lisle plated heel; lisle welt and toe; full-fashioned; not seconds or substandard.	------	------	------	------	------
31	Silk (chiffon)	3- or 4-thread, 48-gauge, good-quality yarn; run stop; silk reinforcements at welt, toe, sole, heel; full-fashioned; not sandal-foot style; not seconds or substandard.	------	------	------	------	------
	Shoes:						
2	Street or work, dark color	Good quality; all-leather shoe; medium walking heel; shoes styled to support foot; little decoration.	2	1	2	------	------
33	Street or work, white	Good quality; leather or fabric; medium heel; all-purpose style; styled to support foot.	1	1	1	------	------
34	Dress	Medium quality; kid, patent leather, suede, or fabric; medium or high heel; pump or strap styled; simple style, little decoration.	1	1	1	------	------
35	Evening	Inexpensive quality; fabric or kid; low, medium, or high heel; leather soles.	1	2	½	------	------
36	Bedroom slippers	Medium quality; kid; leather soles; cotton lining; D'Orsay style; black or colors.	1	1	1	------	------
37	Galoshes	All rubber exterior; vulcanized to cloth lining; heel to fit street shoes.	1	2	½	------	------
38	Rubbers	All rubber; high or low cut; reinforced soles	1	2	½	------	------

SUGGESTED QUANTITY CLOTHING BUDGET FOR 1 YEAR FOR AN EMPLOYED WOMAN—Continued

Identification No. (1)	Item (2)	Suggested types (3)	Number (4)	Probable years of wear (5)	Number for year (6)	Average unit cost (7)	Cost for year (8)
	Accessories						
	Gloves:						
39	Leather (dress)	Medium quality kid; pull-on; simple style; pique sewn; pinked or scalloped top.	1	1	1		
40	Leather (street)	Medium quality; winter weight; lined or heavy leather, such as calf, pigskin; pull-on style.	1	2	½		
41	Cotton	Medium quality; double-woven chamois fabric; white or neutral color; washable; scalloped or plain top.	2	1	2		
42	Umbrella	Medium quality; cotton or imported gloria cloth; wood shank; 16-rib metal frame; composition tips, stub, and handle; spread about 33 inches; length 20 to 22 inches including handle.	1	3	⅓		
43	Handbags, purses	Allowance for year					
44	Handkerchiefs	do					
45	Mufflers, scarfs	do					
	Upkeep						
	Dry cleaning:						
46	Heavy coat	do					
47	Light coat	do					
48	Wool, rayon, and silk dresses	do					
49	Hat	do					
50	Bathrobe	do					
51	Sewing supplies	do					
	Shoe repairs:						
52	Half soles and heels		3	1	3		
53	Heels		3	1	3		
54	Toe tips		3	1	3		
	Total cost for year						

Although the garments selected should be durable, the importance of style in the satisfaction which clothes give the wearer should not be forgotten. Garments in keeping with the season's mode, but yet not so extreme as soon to be out-of-date, should be selected.

The suggested clothing list provides considerable latitude for differences in climate and in customary purchases from State to State. However, each State should make adaptations to meet local conditions. For example, whether cotton or rayon street dresses are included for summer and what type of underwear shall be priced must be determined.

The minimum-wage orders issued by some States provide that the uniforms which are required for certain occupations should be furnished by the employer. In other occupations a particular uniform may not be required, but dresses of the uniform or cotton house-dress type may be worn customarily at work. Either situation would affect the type and number of dresses selected for pricing.

Garments for the entire year are listed. Since it is probable that all of the budget will be priced at one time, the following procedure is suggested: Actual prices should be secured for the items in stock at that season; the buyers in the specified departments should then be asked to report the last season's price on items which are out of season. If the pricing is carried on in the winter, for example, actual prices of hats in stock can be secured for fall and winter; prices for spring and summer hats will be those of the previous spring and summer, reported by the buyer. It is important that a price be secured for each item so that the cost of clothing for a year may be computed.

CLOTHING EXPENDITURES REPORTED BY EMPLOYED WOMEN

Purchases of specific items of clothing by employed wage-earning or clerical women are reported in two published studies, one made in Cincinnati in 1929 (*2*) and another in Richmond in 1931 (*13*). In the Cincinnati study median expenditures are reported for groups of women, classified by weekly earnings. The earnings of the women whose clothing purchases were analyzed ranged from $10 to less than $25 per week. In the Richmond study average purchases are reported separately for clerical and wage-earning women. The former reported an average income of $1,145, with a range of $520 to $1,659; average income for the latter group was $705, with a range of $441 to $1,267. More recent reports on clothing purchases of employed women are available for 50 white women in Philadelphia from the United States Bureau of Labor Statistics.[3] These women had an average income of $887, 13 reported incomes from $500 to $750, 23 from $750 to $1,000, 9 from $1,000 to $1,250, and 5 from $1,250 to $1,400.

Hats.—The Richmond and Cincinnati women purchased from four to five hats in the year. The Philadelphia women purchased averages of 1.7 felt hats, and almost two straw or fabric hats.

Coats.—The average number of winter coats purchased by these three groups of women suggests that 2 years of wear was the maximum for their winter coats. The same was true of lightweight coats for the Richmond and Cincinnati women. Fewer lightweight coats were purchased by the Philadelphia women. Average prices reported for both summer and winter coats for all of the groups were low.

[3] Unpublished material from Bureau of Labor Statistics study of Money Disbursements of Wage Earners and Lower-Salaried Clerical Workers, Philadelphia, 1934–35.

Dresses.—The Richmond workers averaged from seven to eight street or sport dresses for the year and three to four uniforms and cotton house dresses; the factory workers purchased somewhat more of the latter garments than the clerical workers. The Cincinnati median purchases were five to seven street dresses and five to six house dresses and uniforms. The average number of street dresses for the Philadelphia women was between four and five; few house dresses and uniforms were purchased by this group.

Suits, blouses, sweaters, jackets.—Of the Richmond women studied about half purchased suits; practically all purchased blouses; and about half to three-fourths, sweaters or jackets. One-third of the Philadelphia women purchased suits; they averaged almost one sweater or jacket and one blouse each for the year. Purchases of these items by the Cincinnati group were negligible.

Slips.—The median number of slips purchased by the Cincinnati women was two. The Richmond study reported the purchase of between four and five slips per person per year. The Philadelphia women averaged between two and three slips each for the year.

Corsets, girdles.—Approximately half of the Richmond women and one-third of the Philadelphia group purchased this item.

Nightgowns, pajamas, bathrobes, kimonos.—The average for the Richmond group and the medians for the Cincinnati groups were from two to three nightgowns or pajamas a year, and one bathrobe or negligee every 2 years. The Philadelphia women reported an average of 1.5 nightgowns or pajamas for the year; fewer than one-fifth of this group purchased bathrobes or kimonos.

Step-ins, panties, bloomers.—From four to six step-ins, panties, or bloomers were purchased by the Richmond women; the median for the Cincinnati women was three. The average number purchased by the Philadelphia women was two.

Hose.—The Richmond factory workers reported an average purchase of 24 pairs of silk hose during the year and the Richmond clerical workers, 27 pairs. For all wage levels of the Cincinnati group the median number bought was 20 pairs. All but one of the Philadelphia women purchased silk hose during the year, and the average number of pairs purchased was 25. Fewer pairs of silk hose were purchased by the women with incomes under $750, but, among those with incomes of $750 or more, income seemed to have little effect on the number of silk hose purchased.

Shoes, work and dress.—The Richmond study showed purchases averaging approximately six pairs of shoes a year. The medians for groups with different weekly earnings in the Cincinnati study ranged from four to five. The Philadelphia women purchased between three and four pairs of street and sport shoes and an average of almost one pair of dress shoes per person in the year.

Accessories.—Among the various accessories, two to three pairs of gloves, one to two handbags, and approximately one dozen handkerchiefs represented average (median for Cincinnati) purchases. Jewelry was reported by about three-fourths of the Richmond factory workers and two-thirds of the clerical workers, the former having an average expense of $4 a year and the latter $13 for this item.

Upkeep.—The Richmond factory workers reported average expenditures of $6 for cleaning and $4 for shoe repair during the year; for the clerical workers, average expense was $14 for cleaning and $5 for

shoe repairs. The different groups of Cincinnati women had median expenditures ranging from $5 to $9 for cleaning and from $2 to $3 for shoe repairs. For the Philadelphia women, the average was $5 for cleaning and $3 for shoe repairs.

MEDICAL CARE, TRANSPORTATION, AND OTHER LIVING ESSENTIALS

Medical care, transportation, personal care, education and reading, recreation, contributions, occupational expense, laundry and miscellaneous items, and insurance and emergency fund are other living essentials to be included in the budget. They are grouped together as a matter of convenience in this publication, but each item of the group is necessary for a satisfactory level of living.

One of the characteristics of human progress in the last 100 years has been the inclusion of increased amounts of these goods and services in the living of the entire population. Thus, as medical science has gone forward, all income groups have had more and better medical care. With the growth of cities, transportation has become a necessary item of expense for most urban workers. A daily paper and other reading matter are now considered essential if the citizens of a democracy are to vote intelligently.

Scientific discoveries, technological advances, the growth of cities, extension of suffrage, and other events have changed ways of living and created new needs and desires to be satisfied. Many of these newer budget items are so important that they will be bought, even at the sacrifice of the old established trio—food, clothing, and shelter.

The procedure that a State should follow in formulating a budget for these other living essentials will differ with the particular items considered. The Committee on the Costs of Medical Care has estimated the medical services that would be required to provide satisfactory medical care for the people of this country. The cost of a specific amount of insurance can be ascertained, and reserves for unemployment and old age are provided by law. Transportation costs will depend upon the size of the city and the facilities available. The items to include for the laundry section can be determined from the kind of clothing provided and the facilities furnished in the rooms priced for the budget. For personal care, recreation, education and reading, contributions, and occupational expense, the customary purchases of employed women and the opinion prevailing in the community as to what is necessary for satisfactory living should guide the selection of items and quantities for the budget.

The extent of pricing of items will depend on the amount of money that a State wishes to allocate to this task. For some items, because of the difficulty of determining either the quantity to be included in the budget or the price, many States may prefer to make an allowance to cover an estimated cost for the year.

Whatever methods of estimating costs of this section of the budget are followed, care should be taken that the amount allowed for these goods and services is sufficient to provide a level of living consistent with welfare. Many budgets, which provide adequate food, clothing, and housing, fail to meet the needs represented by this section of the budget. By this failure the entire level of living may be reduced below the standard called for by the law.

SUGGESTED BUDGET FOR OTHER LIVING ESSENTIALS

Item	Number	Average unit cost	Cost for year
Medical and dental services, and medicines:			
Estimate of Committee on Costs of Medical Care for adequate medical care			$36
Supplies for medicine chest			
Transportation			
Personal care:			
Toilet articles and preparations:			
Supplies for care of teeth (tooth brushes, dentifrices, mouth wash)			
Supplies for care of hair (hairpins, hair brushes, combs, hair tonic)			
Supplies for care of face and hands (creams, lotions, manicure materials)			
Soap			
Cosmetics (powder, rouge, lipstick)			
Sanitary supplies			
Services at beauty shops:			
Permanent waves	2–3		
Haircuts, shampoos, finger waves	12–20		
Education and reading:			
Newspaper, daily	313		
Newspaper, Sunday	52		
Magazines and books			
Tuition, paid lessons, materials			
Occupational expense:			
Union dues			
Other occupational expense			
Recreation:			
Paid admissions:			
Movies			
Theaters, concerts, lectures, dances, etc			
Classes (swimming, dancing, etc.)			
Club dues (social)			
Outings, excursions			
Recreational equipment			
Vacation (a minimum of 1 week at camp)			
Miscellaneous (cameras, plants, flowers, etc.)			
Contributions:			
Church, Sunday school, missions			
Gifts and donations to relatives and others			
Community chest			
Laundry and miscellaneous items:			
Soap, soap chips, bluing, starch			
Electric iron (safe, durable, 6½ to 7½ inches long, 4 to 4½ inches wide, having 1-year guarantee (*9, pp. 29–30*)	1		
Fee for use of laundry at rooming house			
Laundering of cotton street dresses and other clothing			
Laundering of uniforms if not provided by employer			
Laundering of sheets and towels if not provided by rooming house			
Telephone calls			
Stationery and postage			
Insurance and emergency fund:			
Old-age benefit contributions (Federal law)			
Unemployment insurance (State law)			
Reserve for emergencies			
Life insurance			
Total cost for year			

MEDICAL AND DENTAL SERVICES AND MEDICINES

To plan a budget for medical care on an annual basis is impossible when the income is low, unless arrangements are made for fixed periodic payments which will provide necessary care in years of major illness as well as in more fortunate times. A budget allowance adequate for 1 year may be totally inadequate for another when severe illness occurs. The inclusion of an average figure in the budget is based on the assumption that some members of the group will experience heavy medical charges, others only slight ones. As applied to the individual, a large part of what is allowed for medical care must be regarded as a reserve for future medical bills or for payments of bills incurred in the past.

The Committee on the Costs of Medical Care reported the medical services received by 38,668 individuals, and estimated the number of some of the more frequent kinds of services which would be required if adequate medical services were obtained. (Table 3.)

TABLE 3.—*Medical services received and needed per capita per year*

Unit of service	Services received	Services needed
	Number	*Number*
Days of hospital care [1]	0. 75	1. 38
Home, office, and clinic calls of physicians	2. 39	5. 65
Health examinations	. 08	. 94
Immunizations	. 06	. 19
Number of refractions or glasses	. 04	. 18

[1] Tuberculosis sanatoria and mental disease hospitals excluded.

Source: Falk, I. S., Klem, Margaret C., and Sinai, Nathan (*3, p. 124*).

To meet the requirements of a budget for the minimum wage, it is doubtful whether the services customarily received should be considered. The Committee on the Costs of Medical Care found that services commonly received were inadequate, and proposed as adequate the larger number of each kind of service listed in the second column of table 3.

Costs for dental care can be estimated in the same way. The number of selected dental services [4] needed per capita per year is as follows:

Visits for diagnosis and prophylaxis	[1] 2. 00
Fillings	[2] 1. 30
Extractions	[3] . 60
Full X-rays	1. 00
Partial X-rays	1. 20

[1] Each requiring 30 minutes.
[2] One requiring 25 minutes, 0.3 requiring 1½ hours.
[3] By exodontist 0.4, 0.3 requiring 15 minutes, 0.1 requiring 45 minutes, and all requiring one post-operative visit of 10 minutes. By dentist 0.2, requiring 20 minutes.

If it is desired to estimate the cost of medical care by pricing selected services, those presented in table 3 can be used. After average prices are secured, the cost of each kind of service can be

[4] Crowns, gum treatments, full dentures, and bridges omitted because of relatively small numbers and the difficulties of pricing these services.

Source: Lee, Roger I., and Jones, Lewis Webster (*5, pp. 139–141*).

obtained by multiplying by the number required. For example, the average price for a day of hospital care should be multiplied by the estimated number of days needed per capita, 1.38. The average price for a home or office visit by a physician should be multiplied by 5.65; the average price for a health examination by 0.94. The list is not complete, since laboratory examinations, nursing care, hospital visits of physicians, and X-rays other than dental are omitted, but it is probably as complete a list as it would be practicable to price.

The list of medical services includes no medicines and drugs. Such a list can be found in table X of Quantity Budgets for Basic Maintenance and Emergency Standards of Living (*12, p. 47*). It should be noted that the remainder of this medical budget of the Works Progress Administration is at a considerably lower level than the medical services described as adequate by the Committee on the Costs of Medical Care. A relatively small allowance for medicines might be sufficient, however, if adequate medical services are provided. The committee found that self-medication was often substituted for needed medical services. It might not be necessary, therefore, to increase the kinds and quantities of medicines priced by the Works Progress Administration if satisfactory provision for medical and dental services is made.

For many States the task of pricing a list of medical services will seem too great, especially in view of the proportion which medical care usually takes of the total budget. Under those circumstances, some States may prefer to include in the minimum-wage budget an allowance for medical care, rather than a list of items to be priced.

The Committee on the Costs of Medical Care estimated the cost of adequate medical services (without medicines) at approximately $36 per capita, of which $10.70 represents the cost of dental services (*4, p. 150*). Some localities that have group payment plans for medical care readily available to employed women can compute an allowance for medical services and medicines from these systems.

For the many localities in which there are no such organizations, the committee's estimate of $36 seems a reasonable allowance for adequate medical services. This estimate does not include the cost of medicines. The committee found that an average of $5.47 per capita was spent for drugs and medicines in 1929. Since the $36 must be regarded as creating a reserve in the budget for future illnesses, it would seem satisfactory to assume that the cost of medicines for severe illnesses would be met out of that reserve. Ordinary supplies for the medicine chest could then be covered by an allowance in the budget. An allowance of $5, representing the average of actual purchases as reported by the committee, is suggested as a satisfactory amount.

The estimate of $36 plus an allowance for supplies for the medicine chest does not seem high for satisfactory medical care compared with the $28 average expenditure of the Richmond women studied by the Bureau of Labor Statistics (*13, p. 982*). Almost a third of the $28 spent by these employed women went for services of physicians. Only two women had surgeons' fees, but these amounted to $50 and $125. Dentistry expenditures averaged approximately $9 and $5 for the clerical and factory workers, respectively; and medicines, $4 and $3 for the two groups.

In the Cincinnati study, 21 of the 29 low-wage girls ($10 to $15 weekly) had a median expenditure of almost $16 (*2, p. 25*). Median expenditures for the girls with wages from $15 to $20 were $34; and for those with wages from $20 to $25, $40. The first group of Cincinnati girls (earning $10 to $15 weekly) was earning less than the figure which most States will probably fix as a minimum wage. The $34 and $40 reported by the higher-wage girls are more representative of expenditures at a higher level of living. The better paid Richmond clerical women workers spent little more, however, than the low-wage factory women, $29 as compared with $27.

The average charge (expenditure) per person for medical care received during a 12-month period as reported by the Committee on the Costs of Medical Care was $22.58 (*4, p. 93*). This is a charge (expenditure) for care received, and not the cost of adequate care. Since the studies of the committee show that average charges (expenditures) were greater for women than for men (*3, p. 294*) their estimate of $36 for the cost of adequate services, plus an allowance to supply the medicine chest, is the minimum to be included in a budget for the self-supporting woman.

The provision of a reserve in the budget, whatever its amount, does not insure that satisfactory medical services will be secured in case of serious illness of any member of the group for whom the minimum wage is determined. Health-insurance and group-payment plans would permit the distribution of the cost of severe illnesses over a period of years and over the group. Communities without such facilities can provide in the employed-woman's budget for the creation of reserves, recognizing that without some method of distributing the costs of severe illnesses, satisfactory medical care is not certain.

TRANSPORTATION

Transportation to and from work should be included in the budget unless the city is so small that most of the women walk to work. Some additional carfares each week for church, errands, attending the moving pictures, and other recreation also should be included. In some cities weekly passes provide unlimited streetcar or bus rides at a flat rate.

PERSONAL CARE

Expenditures for toilet articles and preparations for personal care and for services in beauty parlors are somewhat akin to expenditures for clothing in that they represent needs dictated by custom. Certain standards for personal appearance—grooming as well as dress—must be met if the woman is to have social contacts and, in some cases, if she is to have a job.

Toilet articles and preparations cover a variety of items, most of them fairly inexpensive, and many difficult to describe so that they can be priced by investigators. It is recommended, therefore, that in each State an allowance be agreed upon for the groups of items listed instead of following a pricing procedure.

Services at beauty parlors are somewhat less difficult to price than are toilet articles, but estimating a minimum satisfactory quantity presents problems. Customs have changed in this respect in the last few years. To have one's hair dressed at a beauty parlor has become

almost a necessity for dress-up occasions. Many women in clerical and other jobs where appearance is an important factor must go to beauty parlors frequently. Since no data are available as to how many of such services customarily are bought by employed women, it will be necessary to estimate the number. In many communities a shampoo, finger wave, and often a haircut are given for a group price. The average number of such services to be included in the budget probably should be between 12 and 20 a year. The average number of permanent waves probably should be two or three, the latter number being used if services were of low quality.

EDUCATION AND READING

The inclusion of the cost of a daily and Sunday paper in a minimum budget is seldom questioned. An allowance for the purchase of magazines and for rental-library fees also would seem advisable. Most States will want to include tuition for classes designed to aid employed women in becoming better equipped for their work.

OCCUPATIONAL EXPENSE

Occupational expense will include union dues, and expense incurred in connection with employment, such as for tools, licenses, or special fees. Special clothing required for certain occupations should be included in the clothing budget.

RECREATION

Some provision for recreation is essential in a budget for the employed woman, but there may be considerable variation in the items and quantities included since many different types of recreation will meet human needs satisfactorily.

Admissions to moving pictures are generally accepted as part of recreation budgets, and from three a month to one a week would seem to be the minimum number for the employed woman. The fee charged for some sort of organized sport, such as gymnasium, swimming, or dancing classes, would be a desirable inclusion in States where those facilities are available. Other paid admissions would cover such recreation as theaters, concerts, lectures, and dances.

In some States social clubs are an important recreational activity and the dues should be included in the budget. Estimates of expenditures for outings and excursions cover the special transportation costs and fees for tennis, amusement parks, and beaches. The necessary recreational equipment other than clothing, such as tennis balls and rackets, should be provided under recreational equipment.

At least a week's vacation during the year should be provided for the employed woman. Many States have found it advisable to include the cost of a week at some organized women's camp, recognizing that vacations will be spent in a variety of ways but that the week at camp is the simplest way of presenting the item in the budget.

The miscellaneous category includes radio upkeep, expenses for photography and other hobbies, purchase of plants, flowers, and other goods and services.

The reports of employed women in Richmond show the difference between the higher-wage clerical workers and the lower-paid factory workers in the amounts spent for recreation (table 4).

TABLE 4.—*Average recreation expense of employed women in Richmond, Va., for the year 1930–31*

Item	Clerical workers [1]	Factory workers [2]
Paid admissions:		
Movies	$10. 75	$10. 81
Classes	3. 36	
Other	5. 73	. 98
Association dues	2. 48	1. 73
Outings and excursions	7. 25	2. 98
Recreational equipment		
Vacation	33. 49	8. 35
Miscellaneous:		
Photographic equipment	1. 69	1. 52
Cigarettes	1. 76	1. 32
Plants and flowers	4. 14	. 34
Travel, not elsewhere classified	6. 29	1. 10
Total	76. 94	29. 13

[1] 47 women. Average total income for year, $1,145; range of income, $520–$1,659.
[2] 24 women. Average total income for year, $705; range of income, $441–$1,267.

Source: U. S. Department of Labor, Bureau of Labor Statistics (*13*).

CONTRIBUTIONS

The sum allocated will include contributions to the church, Sunday school, and missions, to individuals—whether in the form of Christmas and birthday gifts or donations of money to relatives and others in need—and contributions to community chests and other organized charities. In many communities contributions to community chests are customarily made at the place of employment.

The contributions reported by the Richmond women studied in 1930–31 (table 5) show their importance in the budget.

TABLE 5.—*Average contributions and occupational expense of employed women in Richmond, Va., 1930–31*

Item	Clerical workers [1]	Factory workers [2]
Church and other religious organizations	$32. 30	$8. 44
Charity	6. 07	2. 09
Gifts	48. 15	22. 53
Dependents	17. 74	8. 56
Total	104. 26	41. 62

[1] 47 women. Average total income for a year, $1,145; range of income, $520–$1,659.
[2] 24 women. Average total income for a year, $705; range of income, $441–$1,267.

Source: U. S. Department of Labor, Bureau of Labor Statistics (*13*).

LAUNDRY AND MISCELLANEOUS ITEMS

It is assumed that most employed women do some part of their own personal laundry. Many of the minimum-wage budgets prepared 15 or 20 years ago included the cost of having personal laundry done. Since then women's clothing has become simpler and more perishable

and the dry cleaning of dresses has become frequent. If wash dresses are provided in the clothing budget for street wear for several months in the summer, it will be necessary to include the cost of having them laundered, but in many cities provision for laundering underwear, hose, and perhaps blouses at home should be sufficient.

Uniforms are required in many occupations, and some minimum-wage orders provide that they should be furnished and laundered by the employer. If this is not stated in the order, commercial laundering of these uniforms should be provided in the budget when the wage is being determined for women in these occupations.

If it is assumed that personal laundry is not sent out, the provision of the laundry facilities must be a requirement for the rooms selected for pricing. The average fee, if one is charged, should be added to laundry costs. If room rent does not include clean sheets and towels, the cost of laundering them should be added. It is suggested that the budget include purchase of a good electric iron to be used from 3 to 5 years. The cheap ones are seldom economical purchases (*9, p. 24*).

Other expenditures for which provision must be made in the budget of the employed woman are telephone calls, postage, and stationery.

INSURANCE AND EMERGENCY FUND

A minimum-wage budget should provide for the accumulation of some reserves for old age, unemployment, and emergencies, and for life insurance.

A reserve for old age is provided by the old-age benefits section of the Social Security Act. All employed persons are covered except certain groups, the most important being agricultural workers and domestic servants. Contributions for old-age benefits, therefore, will be a necessary item for the women covered by minimum-wage laws. Employee contributions are fixed at 1 percent of earnings through 1939, 1½ percent in 1940, 1941, 1942, increasing to 3 percent for the year 1949 (*14, pp. 19–22*). Earnings after minimum-wage laws go into effect will depend, of course, on the wage set, but an arbitrary figure may be assumed for the purpose of estimating employee contributions for old-age benefits. An average wage of $16 a week, for example, would mean an annual contribution of $8.32 until 1940 and more after that.

All of the States and the District of Columbia have unemployment compensation laws. Direct contributions by employees are provided by the laws of only six States, as of October 1, 1937. These are Alabama, California, Kentucky, Louisiana, Massachusetts, and Rhode Island. The New Jersey law calls for employee contributions in 1938. Minimum-wage budgets for these jurisdictions should include the contributions paid by employed women under the unemployment compensation laws of these States.

All of the State unemployment compensation laws provide for a waiting period of at least 2 weeks before benefits are paid. Since the worker is supposed to be meeting the costs of unemployment during the waiting period, the budget for the employed woman should provide a reserve for these periods of unemployment. Emergencies other than illness or unemployment could also be met out of this reserve if there is no unemployment. Each State should determine the amount required in its budget for a reserve fund for an employed woman.

The amount of insurance to be carried depends upon the basic assumptions underlying minimum-wage legislation, upon the adequacy of social insurance for meeting the costs of unemployment and providing for old age, and upon other factors. All minimum-wage budgets should allow for premiums on insurance with death benefits sufficient for burial expenses. If it is assumed that the wage is to provide only for the employed woman, then it may be decided to make no budgetary allowance for premiums on insurance for dependents. Undoubtedly many of the women covered by the law carry such insurance and will be forced to stretch their wages to meet the premiums.

Some States may wish to provide for the emergency fund mentioned above by including budgetary allowances to cover the premiums on insurance providing other features in addition to death benefits.

Life-insurance costs vary with the type of policy and the age of the insured when the policy was taken out. Table 6 gives the amount of insurance purchasable for a weekly premium of 5 cents, at the rates charged by one of the larger companies. Dividend payments, which would reduce the actual costs somewhat, are not taken into account in these figures.

From table 6 the cost of whatever kind and amount of insurance is deemed advisable can be computed. For example, each $100 of insurance on the life paid up at the age-75 plan issued when the insured was 20 years of age would cost approximately $2.30 a year, not taking account of dividends. The same kind of policy, taken out at the age of 30, would cost $3.05 a year for each $100 of insurance.

TABLE 6.—*Amounts of insurance for a weekly premium of 5 cents*

Age next birthday of insured at time the policy is issued	Life paid up at age-75 plan	20-payment life plan	20-year endowment plan
10 years	$162	$103	$47
20 years	113	77	43
30 years	82	60	41
40 years	58	48	38
50 years	38	35	32

Source: Life Insurance Adjustment Bureau (*6, p. 8*).

These cost estimates are for industrial insurance, since most women for whom the minimum wage is designed are able to purchase only small amounts of insurance and find it necessary or desirable to pay premiums in small installments. It should be recognized, however, that other types of policies are more economical for the amount of death benefit secured.

SUGGESTED FORM FOR BUDGET SUMMARY

ANNUAL COST OF SPECIFIED ITEMS FOR AN EMPLOYED WOMAN ROOMING AND BOARDING OR EATING IN RESTAURANTS

Item	Estimated cost for year
Food and housing:	
Meals at restaurants (annual cost) $\times X$ [1]	$
Room rental without board (annual cost) $\times X$ [1]	
Room rental with board (annual cost) $\times Y$ [2]	
Clothing	
Other living essentials:	
Medical services and medicines	
Transportation	
Personal care	
Education and reading	
Recreation	
Contributions	
Occupational expense	
Laundry and miscellaneous items	
Insurance and emergency fund	
Total	

[1] X=Estimated percentage of employed nonhousekeeping women who secure meals separate from room.
[2] Y=Estimated percentage of employed nonhousekeeping women who secure room and board at a flat rate. If houses providing room both with and without board are not included in the price collection, the system of weighting is not needed. Since this budget does not provide for the women who cook their own meals the proportions assigned to X and Y should add to 100 percent. Methods to be used when women who do housekeeping are included are discussed in the next section.

MAKING BUDGETS FOR WOMEN LIVING IN HOUSEKEEPING GROUPS

In some localities many employed women live in housekeeping groups and some States may wish to consider the costs of this type of living in preparing their minimum-wage budgets. The budgets already described for clothing, transportation, personal care, medical care, recreation, education and reading, contributions, occupational expense, and insurance and emergency fund may be used for both types of budgets.

The preparation of a budget for a woman living in a housekeeping group will be simplified by assuming that the group is composed of employed women, all covered by the proposed minimum-wage law. The costs could then be divided equally by the number in the group, avoiding the problems of allotting costs in family groups to persons of different sex, age, and employment status. An alternative would be to prepare the budget for a woman who keeps house by herself. However, housekeeping quarters that are sanitary and are provided with kitchen equipment, cooking, dishwashing, and food-storage facilities are likely to be so expensive when occupied by only one person that they would be beyond the level of living that a minimum wage could provide.

In order to compare the food costs of a woman in a housekeeping group with the cost of meals in a restaurant, one must consider not only the expenditure for the weekly market order but also the expenditures for such related items as fuel for cooking, extra light, water, and service. These related items are discussed later in the section on household operation.

Tables 7 and 8 show weekly market orders for an adequate diet at low cost and for an adequate diet at moderate cost. Selection of specific foods within each group for pricing will depend on the foods locally available and in season. The moderate-cost diet provides weekly about three more servings of tomatoes or citrus fruits; two more eggs; three to five more servings of other vegetables and fruits; one or two more servings of meat, fish, or poultry; and two more servings of dessert. The quantities are less, however, than those in the low-cost adequate diet by one or two servings of potatoes, two or three servings of dried legumes and nuts, and three servings of cereal weekly. The total calorie content of the two diets, therefore, may be very similar, depending upon the selection of foods within each group.

In case any State should wish material for the very active woman, recommended quantities are shown in tables 7 and 8. All of these diet plans are adequate in that they meet generally accepted standards for nutrition with at least a 50-percent margin for safety.

The market orders give the kinds and quantities of foods necessary for adequate diets. These orders make no allowance for the possible lack of economy in the purchase and preparation of food for one person, and therefore some States may wish to make a slight adjustment for this.

TABLE 7.—*Weekly market order for adequate diet at low cost for a moderately active and a very active woman*

Food material	Weekly quantity [1] for—		Selections suggested for low-cost diet [2]
	Moderately active woman	Very active woman	
Milk	7 pints	7 pints	Whole milk or its equivalent. (17 ounces, or 1⅙ tall cans, of evaporated milk, or 5 ounces of Cheddar cheese are about equal to 1 quart of fresh milk.)
Vegetables and fruits:			
Potatoes	2¾ pounds	3 pounds	Potatoes or sweetpotatoes.
Tomatoes or citrus fruit	1¼ pounds	1¼ pounds	Canned or fresh, whole or juice.
Leafy, green, and yellow vegetables	4 pounds	4 pounds	Greens, cabbage, lettuce, string beans, okra, green peas, green lima beans, carrots, winter squash, pumpkin, in season.
Dried beans, peas, nuts	7 ounces	8 ounces	Lima, navy, or red beans; lentils; split peas; soybean meal; peanuts, or peanut butter; canned baked beans. (8 ounces of dried beans are about equal to 1 pound 10 ounces of canned mature beans.)
Dried fruits	6 ounces	8 ounces	Raisins, prunes, figs, dates, apricots, peaches.
Other vegetables and fruits	1¾ pounds	2 pounds	Turnips, onions, canned corn, beets, celery, cauliflower, parsnips, summer squash, eggplant, cucumber, apples, bananas, peaches.
Eggs	4	4	
Lean meat, poultry, fish	1¼ pounds	1¼ pounds	Stew meats, pot roasts, beef liver, flaked fish, canned salmon, canned mackerel, fresh fish in season.
Flour and/or cereals	3¾ pounds	4½ pounds	Flour, white or graham; corn meal; barley; oats, mixed cereals, farina; wheat; ready-to-eat cereals.
Baked goods	5½ pounds	6¾ pounds	Baked goods: Loaf bread, buns, graham crackers, soda crackers, plain cakes, cookies.
Fats	¾ pound	1¼ pounds	¼ pound butter plus other fats, such as lard, bacon, salad oils.
Sugar and sweets	do	1 pound	Sugar, white or brown; molasses; honey; preserves; marmalades; jams; jellies.

[1] From these quantities approximately the following number of servings can be had, and should be considered minimum: Milk: At least 1 pint daily (to drink or in cooked food). Vegetables and fruit: About 4 servings daily; 8 to 9 servings weekly (once a day, sometimes twice) of potatoes or sweetpotatoes; 3 to 4 servings a week of tomatoes (or citrus fruit in season); 9 to 10 servings weekly of leafy, green, or yellow vegetables; 2 or 3 servings weekly of dried beans, peas, or peanuts; 1 serving daily of an additional vegetable or fruit, often uncooked. Eggs: 4 times weekly. Meat or fish: 3 to 4 times a week (more frequently if the meat dish is often a meat and cereal combination). A cereal dish: Once a day, sometimes twice ("dark" varieties often). Bread: At every meal (part of the time, whole wheat or rye). Desserts: About once a day if desired, such as cereal puddings, cookies, simple cake, shortcake, and inexpensive pastries and fruits.

[2] In choosing, consider locality, season, and prices.

TABLE 8.—*Weekly market order for adequate diet at moderate cost for a moderately active and a very active woman*

Food material	Weekly quantity for [1]—		Selections suggested for moderate-cost diet [2]
	Moderately active woman	Very active woman	
Milk	7 pints	7 pints	Whole milk or its equivalent. (17 ounces, or 1⅙ tall cans, of evaporated milk, or 5 ounces of Cheddar cheese are about equal to 1 quart of fresh milk.)
Vegetables and fruits:			
Potatoes	2½ pounds	3 pounds	Potatoes or sweetpotatoes.
Tomatoes or citrus fruit	2 pounds	2 pounds	Canned or fresh, whole or juice.
Leafy, green, and yellow vegetables	4 pounds	4 pounds	Greens, cabbage, lettuce, string beans, okra, green peas, green lima beans, carrots, winter squash, pumpkin, in season.
Dried beans, peas, nuts	3 ounces	8 ounces	Lima, navy, or red beans; lentils; split peas; soybean meal; peanuts, or peanut butter; canned baked beans. (8 ounces of dried beans are about equal to 1 pound 10 ounces of canned mature beans.)
Dried fruits	8 ounces	do	Raisins, prunes, figs, dates, apricots, peaches.
Other vegetables and fruits	3½ pounds	5½ pounds	Turnips, onions, canned corn, beets, celery, cauliflower, parsnips, summer squash, eggplant, cucumber, apples, bananas, peaches.
Eggs	6	6	
Lean meat, poultry, fish	1¾ pounds	2 pounds	Shoulder chops, round steak, stew meats, pot roasts, beef liver, flaked fish, canned salmon, canned mackerel, fresh fish in season.
Flour and/or cereals	2½ pounds	3¼ pounds	Flour, white or graham; corn meal; barley; oats, mixed cereals, farina; wheat; ready-to-eat cereals.
Baked goods	3¾ pounds	4¾ pounds	Baked goods: Loaf bread, buns, graham crackers, soda crackers, plain cakes, cookies.
Fats	¾ pound	1 pound	½ pound butter plus other fats, such as lard, bacon, salad oils.
Sugar and sweets	⅞ pound	do	Sugar, white or brown; molasses; honey; preserves; marmalades; jams; jellies.

[1] From these quantities approximately the following number of servings can be had, and should be considered minimum: Milk: At least 1 pint daily (to drink or in cooked food. Vegetables and fruit: About 5 servings daily; 7 servings weekly (once a day) of potatoes or sweetpotatoes; 7 servings a week of tomatoes (or citrus fruit in season); 9 to 10 servings weekly of leafy, green, or yellow vegetables; 1 or 2 servings weekly of dried beans, peas, or peanuts; 3 to 5 servings weekly of other vegetables; 1 serving daily of fruit. Eggs: 6 times weekly. Meat or fish: About 5 times a week (daily if the meat dish is often a meat and cereal combination). A cereal dish: Once a day ("dark" varieties often). Bread: At every meal (part of the time, whole wheat or rye). Desserts: Once a day, sometimes twice, if desired; cereal puddings, cookies, simple cake, shortcake, and inexpensive pastries and fruits.

[2] In choosing, consider locality, season, and prices.

The house or apartment priced for a housekeeping group should, like the furnished room, be in an acceptable neighborhood, within the fare zone provided in the transportation allowance, and should conform to local fire and building regulations. It should have a modern bathroom and kitchen or kitchenette for the exclusive use of the group occupying the dwelling. The kitchen should have a stove, refrigerator, and sink. Storage and work space should also be provided. In most localities electric light would be a requirement; in some, control heating should be specified.

The number of women that should occupy a house or apartment of a given size is the most important question to be decided in preparing a budget for a member of a housekeeping group. Here, as in other sections of the budget, recognition of the difference between acceptable housing and the quarters of many low-wage women is important. Often several women live in a one-room apartment, but it is doubtful whether any State would consider this a satisfactory standard. If the criterion of one room per person is adopted, the bathroom or kitchenette should not be counted as a room, and possibly not the kitchen. The size of the rooms and the purposes for which they can be used should also be considered.

Allowance should be made in this section of the budget for the items of household operation that are not furnished in the houses or apartments for which prices are secured. These may include light, fuel for heating and cooking, household laundry, telephone, water rent, laundry soap, and cleaning supplies. Different kinds of fuel are used in different States, and the climate will affect the quantity needed. If budgets for women living in housekeeping groups are prepared, an estimate of household operation costs should be made by each State, taking into account the extent to which such items as light and heat are furnished in the dwellings priced for the budget.

The cost of part-time maid service should be added, since the equivalent is provided by a furnished room and meals in restaurants. Furthermore, employment outside the home is a full-time job and for a minimum-wage budget it should not be assumed that employed women will do large amounts of housework after work, even though many of them cannot avoid it. To cover the cost of part-time maid service, allowance should be made both for a fair wage for such service and for the meals eaten by the maid while at work. These meals could be estimated as a proportion of the weekly market order.

If the dwellings priced for housekeeping can be limited to those that are furnished, it will not be necessary to estimate the annual cost of furnishings and equipment. If the dwellings are unfurnished, the cost of furnishings and equipment should be included, either as a list of items to be priced or as an estimated lump sum to cover purchases and replacements. Information on family purchases of furnishings and equipment is of limited usefulness in estimating costs for a group of employed women, since such a group is likely to be less stable than a family.

RETAIL PRICING OF A BUDGET FOR A MINIMUM WAGE

By Stella Stewart, *chief, Retail Price Division, Bureau of Labor Statistics, United States Department of Labor*

STATEMENT OF PROBLEM

In this discussion of the collection of retail price data to be used in the computation of the cost of minimum-wage budgets, it is assumed (1) that decisions have already been made as to the kinds, quantities, and qualities of goods and services necessary for a "minimum of health and decency" under conditions that prevail throughout the State at the selected date; (2) that the goods and services chosen for this purpose are representative for all towns and cities to be included in the State's survey; and (3) that there is to be a single price collection as of a uniform date in all cities. Recurrent pricing for the purpose of computing cost-of-living indexes presents additional problems.

Prices for certain items in the budget may be secured without extensive field work. Organized groups such as medical and dental associations, utility companies, insurance companies, and laundry and dry-cleaning associations can often supply accurate price data that can be used in computing medical, transportation, insurance, laundry, and dry-cleaning costs. The importance of expert assistance in evaluating the quantities of food served in restaurant meals has been discussed. State and city home economics associations and dietetic associations may also be able to furnish price data.

The preparation of acceptable estimates of living costs will require the collection of actual current market prices for many items, especially in the housing and clothing sections of the budget. Cost estimates can be prepared which will command the respect of all interested parties if the prices are based upon carefully prepared lists of items and are collected without reference to the purpose for which they are to be used.

For housing, specific standards must be established below which housing at any price would not be acceptable. The purpose for which the data are to be used is essential for determining the range of prices of rooms for working women. For commodities, a carefully prepared description, or specification, of each item is essential. For articles of clothing, the specifications must indicate the quality for which prices are desired. The kind of material used, the character of the workmanship, and the elusive and intangible element of style are factors which enter into the quality of a finished garment and, therefore, the selling price.

Thorough familiarity with the items to be priced and a knowledge of the terms used in describing these items are the first requirements in preparation for price collection. The second requisite is a detached approach to the pricing project. The person responsible for the collection of prices of commodities should divorce himself from any idea of arriving at a preconceived result, or from personal opinions concerning the adequacy or suitability of the list of items to be priced. His responsibility is ended when he has obtained the most representative prices available to meet the predetermined limits of kind and quality of each article. Such an approach to the work is the only way to make the results convincing.

The procedure suggested as a guide in the collection of retail prices is equally useful for obtaining prices of any commodity included in the budget, but is based primarily upon the pricing of clothing.

NUMBER OF PRICE QUOTATIONS PER ITEM

The larger the city, the greater the number of stores that offer for sale the articles to be priced. Therefore, more price quotations are needed for a representative price average for a large city than for a small city where the number of stores is limited. Based upon population, the minimum number of prices per item should be approximately as follows:

Population:	*Number of prices per item*	Population—Continued.	*Number of prices per item*
Under 5,000	3	100,000 to 250,000	7
5,000 to 20,000	4	250,000 to 500,000	8
20,000 to 50,000	5	Over 500,000	10
50,000 to 100,000	6		

There are certain articles of clothing for which there will be considerable price variation within the limits of any carefully prepared description. As many quotations as are available are needed to insure a fair average price of such articles. These include dresses, shoes, and hats.

More prices will be available and should be collected for articles described as "inexpensive quality" than for articles of a better quality selling at a higher price. The maximum number of prices should be obtained for inexpensive items.

Not less than three price quotations per item are ever acceptable and not more than 15 are necessary or desirable.

SELECTION OF STORES

In any town or city the chamber of commerce, local trade associations, newspaper offices, and other local organized business groups can provide information on the number and kind of stores in the city. They can state in general terms the kind and quality of merchandise offered for sale in each store and the volume of business done annually.

With this general information at hand, those stores should be selected that offer for sale goods of the kind and quality on the list to be priced.

Volume of business done for the items to be priced is an important consideration. For example: Suppose four prices are to be obtained for a medium-quality rayon dress. There are two large department stores and three smaller dress shops that sell such dresses. Take one price from each department store and one price in each of the two largest of the three dress shops.

All areas of the city should be represented in selecting outlets. Prices must be taken in outlying neighborhood stores as well as in the central shopping area.

The prices should be carefully apportioned between chain and independent stores if chain stores do a heavy volume of business.

It should be understood from the outset that it will always be necessary to visit a greater number of stores than would appear from the number of price quotations to be secured for any item, since not all stores will carry a full line of the articles to be priced. For example, it may be necessary to visit from 7 to 10 stores to obtain 4 prices for each item on the clothing list.

PROCEDURE FOR PRICE COLLECTION

The most accurate prices can be obtained directly from merchants with the full knowledge and cooperation of their personnel. Inspecting goods and copying prices from tags without the knowledge of the store's management will not result in satisfactory prices.

The prime requisite, therefore, in getting good price information is to obtain the sympathetic interest and confidence of the persons who give the prices.

This requires that the information collected from each store be held in strictest confidence. Never, under any circumstances, discuss information secured in one store when collecting prices in another store. Do not divulge to anyone the names of the stores visited. Refusal to discuss information obtained elsewhere is the strongest argument for securing the confidence of any individual.

The State office should provide each field worker with a statement which may be used in answer to questions concerning the purpose of the study and use to be made of the information that she is gathering. The following subjects of conversation are to be avoided always: Predictions concerning the results of the proposed study; status of cost of living; wages and hours of labor; politics; and religion.

Unauthorized publicity should also be avoided. Should the person from whom prices are being collected bring up one of these subjects, tactfully direct the discussion back to price collection.

Go to the highest authority in a store for permission to collect prices there. Be prepared to explain simply but fully the purpose of the visit. Solicit the confidence and cooperation of the person interviewed, asking for his assistance in the work. Never discuss the project with salespeople or other employees in a store before securing permission from the head of the organization.

In small stores the owner or manager may himself furnish the prices. In larger establishments the head of the organization will designate one or more persons who will do this. These people are generally called buyers; that is, the persons who buy at wholesale the merchandise sold at retail in the store and therefore have an intimate knowledge of the merchandise.

Locate the individual from whom the actual price is to be obtained.

Ask him to read carefully the description of the article that you wish to price. Answer fully all his questions concerning terminology used in the description.

Examine the article selected and determine whether or not it meets the description.

Ask for the retail price of the article selected on the date designated. Enter the price carefully in the place indicated on the schedule.

It is recommended that in any State a small group be carefully selected and given as much understanding of the problems involved as can be obtained in a limited time, and that the same group collect prices throughout the State.

Each schedule form should consist of a face sheet upon which can be entered general information concerning the stores in which the prices are taken, and a printed list of the articles to be priced, together with the detailed description of each and a place for entering the prices. A suggested form for price collection is shown below.

SUGGESTED FORM FOR PRICE COLLECTION, MINIMUM-WAGE BOARDS

Confidential. Schedule No.____

Name of organization_____

Retail prices of_____

1. City and State_____
2. Firm name_____
3. Address_____
4. Firm official authorizing collection of prices:
   Name_____Position_____
5. Is volume of firm's business on installment basis? Yes ☐ No ☐
6. Persons supplying price data:

Name	Location in store	Item No. of articles upon which prices are quoted
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

7. Name of person collecting prices_____
8. Date prices were collected_____

RETAIL PRICES OF WOMEN'S CLOTHING

Item No. and article	Price as of	Price, including carrying charge, if any	Price, including sales tax, if any
Print in here names of articles and specifications. Leave blank line below each specification for notes.			

Remarks_____

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